

**IN THE UNITED STATES DISTRICT COURT
FOR THE DISTRICT OF MASSACHUSETTS
EASTERN DIVISION**

TIMOTHY M. BROWDER,)	
)	1:05cv10464
Plaintiff,)	
)	Judge Saris
v.)	
)	
NATIONAL FINANCIAL SYSTEMS, INC.,)	
)	
Defendant.)	

PLAINTIFF'S RULE 26(a)(1) DISCLOSURES

Plaintiff Timothy Browder hereby discloses the following information pursuant to Federal Rule of Civil Procedure 26(a)(1):

**A. PERSONS LIKELY TO HAVE DISCOVERABLE INFORMATION
RELEVANT TO FACTS ALLEGED WITH PARTICULARITY**

1. Timothy Browder, 163 Gerry Rd., Chestnut Hill, MA 02467-3185.
2. Various unknown agents of defendants.

B. RELEVANT DOCUMENTS

1. Attached.

C. COMPUTATION OF DAMAGES

1. Statutory Damages:
 - a. COUNT I - FDCPA: \$1,000 for plaintiff, and 1% of National Financial Systems, Inc.'s net worth (maximum of \$500,000) to be distributed *pro rata* among class members submitting claim forms;
 - b. COUNT II - Mass. G.L., ch. 93A, §9: \$25.00 for plaintiff and each

class member.

2. Attorney's fees, litigation expenses and costs of suit;
3. Such other or further relies as the Court deems proper.

D. INSURANCE AGREEMENTS

Not applicable.

Respectfully submitted,

s/ Francis R. Greene
Francis R. Greene

Daniel A. Edelman
Cathleen M. Combs
James O. Lattuner
Francis R. Greene
EDELMAN, COMBS, LATTURNER
& GOODWIN, LLC
120 S. LaSalle Street, 18th floor
Chicago, Illinois 60603
(312) 739-4200
(312) 419-0379 (FAX)

Christopher M. Lefebvre
LAW OFFICES OF CLAUDE
LEFEBVRE & SONS
Two Dexter Street
Pawtucket, RI 02860
(401) 728-6060
(401) 728-6534 (FAX)
B.B.O. # 629056

CERTIFICATE OF SERVICE

I, Francis R. Greene, hereby certify that on June 29, 2005, a copy of the foregoing Plaintiff's Rule 26(a)(1) Disclosures was filed electronically. Notice of this filing will be sent to the following party by operation of the Court's electronic filing system. Parties may access this filing through the Court's system.

Steven S. Broadley
Posternak, Blankstein & Lund
sbroadley@pbl.com

Notice of this filing will be sent via U.S. Mail to the following party:

Albert E. Fowerbaugh, Jr.
Michael G. Salemi
Lord, Bissell & Brook LLP
115 South LaSalle Street
Chicago, IL 60603

s/ Francis R. Greene
Francis R. Greene
EDELMAN, COMBS, LATTURNER
& GOODWIN, LLC
120 S. LaSalle Street, 18th Floor
Chicago, IL 60603
(312) 739-4200
(312) 917-0379 (FAX)
fgreene@aol.com

FROM:
600 W JOHN ST
P.O. BOX 9041
HICKSVILLE NY 11802-9041

3 3 68
229698

Return Service Requested



47890799-3-6M



*****AUTO**MIXED AADC 117
BROWDER, TIMOTHY M
163 GERRY RD
CHESTNUT HILL MA 02467-3185



**NATIONAL
FINANCIAL
SYSTEMS, INC.**

5230 WASHINGTON STREET, WEST ROXBURY, MA 02132
Phone: (800) 568-2733/(516) 932-1400 Fax: (516) 932-8828
Date: JULY 9, 2004
AMOUNT DUE: \$9731.63



47890799-3-6M

NATIONAL FINANCIAL SYSTEMS
600 W JOHN ST
P.O. BOX 9041
HICKSVILLE NY 11802-9041

Please detach and return with payment.

THIS ACCOUNT HAS BEEN PLACED WITH OUR OFFICE FOR THE PURPOSE OF COLLECTING THE AMOUNT LISTED BELOW.

UNLESS YOU NOTIFY THIS OFFICE WITHIN 30 DAYS AFTER RECEIVING THIS NOTICE THAT YOU DISPUTE THE VALIDITY OF THIS DEBT OR ANY PORTION THEREOF, THIS OFFICE WILL ASSUME THE DEBT IS VALID. IF YOU NOTIFY THIS OFFICE IN WRITING WITHIN 30 DAYS FROM RECEIVING THIS NOTICE, THIS OFFICE WILL OBTAIN VERIFICATION OF THE DEBT OR OBTAIN A COPY OF A JUDGMENT AND MAIL YOU A COPY OF SUCH JUDGMENT OR VERIFICATION. IF YOU REQUEST THIS OFFICE IN WRITING WITHIN 30 DAYS AFTER RECEIVING THIS NOTICE, THIS OFFICE WILL PROVIDE YOU WITH THE NAME AND ADDRESS OF THE ORIGINAL CREDITOR, IF DIFFERENT FROM THE CURRENT CREDITOR.

IF YOU WISH TO DISCUSS THIS DEMAND FOR PAYMENT.

NOTICE OF IMPORTANT RIGHTS

YOU HAVE THE RIGHT TO MAKE A WRITTEN OR ORAL REQUEST THAT TELEPHONE CALLS REGARDING YOUR DEBT NOT BE MADE TO YOU AT YOUR PLACE OF EMPLOYMENT. ANY SUCH ORAL REQUEST WILL BE VALID FOR ONLY TEN DAYS UNLESS YOU PROVIDE WRITTEN CONFIRMATION OF THE REQUEST POSTMARKED OR DELIVERED WITH SEVEN DAYS OF SUCH REQUEST. YOU MAY TERMINATE THIS REQUEST BY WRITING THE COLLECTION AGENCY.

NATIONAL FINANCIAL SYSTEMS, INC. 600 W JOHN ST, P.O. BOX 9046 / HICKSVILLE, NY 11801-1040

5230 WASHINGTON STREET, WEST ROXBURY, MA 02132

CALL TOLL FREE 1 (800) 411-1332

MON THRU THUR 8:00AM TO 9:00PM/FRI 8:00AM TO 5:00PM/SAT 8:00AM TO NOON EST

THIS IS A DEBT COLLECTION AGENCY

PLEASE SEE OTHER SIDE FOR IMPORTANT INFORMATION

**THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION
OBTAINED WILL BE USED FOR THAT PURPOSE.**

7/9/04

FOR: BANK NBNF

BROWDER, TIMOTHY M
163 GERRY RD
CHESTNUT HILL MA 02467-3185

**Re: YOUR ACCOUNT WITH OUR CLIENT:
CITICORP MASTERCARD**

ACCT#: 5424180377946972

PRINCIPAL: \$9731.63

CHARGES: \$.00

AMOUNT DUE: \$9731.63

NF501
229698

To Residents in:

COLORADO:

FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE
WWW.AGO.STAT.CO.US/CAB.HTM.

MINNESOTA:

This collection agency is licensed by the Minnesota Department of Commerce.

NEW YORK CITY:

New York City Department of Consumer Affairs license number 0808844.

NORTH CAROLINA:

North Carolina collection agency permit number 3254.

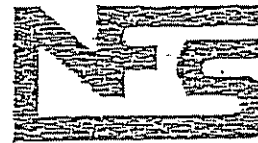
THIS INFORMATION IS NOT INTENDED AS LEGAL ADVICE AND SHOULD NOT BE USED TO REPLACE THE
ADVISE OF YOUR OWN LEGAL COUNSEL. ANY INFORMATION CONTAINED IN THIS TRANSMISSION IS BASED
ON THE SENDER'S RESEARCH AND EXPERIENCE IN WORKING WITH THESE ISSUES.

Collection agencies must comply with a federal law that provides you with certain rights,
including the right to have us stop communicating with you, if you make the request in
writing to: National Financial Systems, Inc. This law is administered by the Federal
Trade Commission, One Bowling Green, Third Floor, New York, NY 10004.

For inquiries, call 1-866-463-5443 1:00 pm - 3:00 pm est Monday - Thursday.

Any indebtedness of \$600.00 or more may be reported to the IRS as taxable income pursuant
to Internal Revenue Code 6050 (P) and related federal law.

600 W JOHN ST
P.O. BOX 9046
HICKSVILLE NY 11801



NATIONAL
FINANCIAL
SYSTEMS, INC.

February 20, 04

Phone: (516) 932-1400

Fax: (516) 932-8828

AMOUNT DUE: \$24,401.28



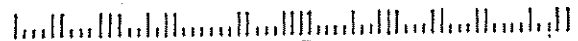
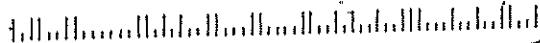
46119092-3-EF



46119092-3-EF

NATIONAL FINANCIAL SYSTEMS
600 W JOHN ST
P.O. BOX 9046
HICKSVILLE NY 11801

LAKE IN THE HILLS IL 60156-6354



PLEASE DETACH AND RETURN WITH PAYMENT

THIS ACCOUNT HAS BEEN PLACED IN OUR OFFICE FOR THE PURPOSE OF COLLECTING THE AMOUNT LISTED.

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NATIONAL FINANCIAL SYSTEMS, INC. 600 W JOHN ST, P.O. BOX 9046 / HICKSVILLE, NY 11801-1040

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2/20/04

FOR: BANK NNW2

LOUGHLIN, SHARON
8 MUIRFIELD CT
LAKE IN THE HILLS IL 60156
24

RE: YOUR ACCOUNT WITH OUR CLIENT
CITICORP MASTERCARD

ACCT #: ~~XXXXXXXXXX~~

PRINCIPAL: \$24,401.28

CHARGES: \$0.00

AMOUNT DUE: \$24,401.28

To Residents in:

COLORADO:

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WWW.AGA.STATE.CO.US/CAB.HTM.

MINNESOTA:

This collection agency is licensed by the Minnesota Department of Commerce.

NEW YORK CITY:

New York City Department of Consumer Affairs license number 0802844.

NORTH CAROLINA:

North Carolina collection agency permit number 3254.

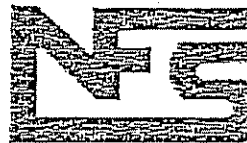
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Third Floor, New York, NY 10004.

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income pursuant to Internal Revenue Code 6050 (P) and related federal law.

600 W JOHN ST
P.O. BOX 9046
HICKSVILLE NY 11801



NATIONAL
FINANCIAL
SYSTEMS, INC.

August 08, 03

Phone: (516) 932-1400 Fax: (516) 932-8828

AMOUNT DUE: \$761.24



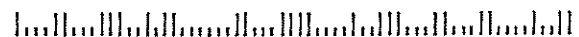
40851679-2-5A

~~CONFIDENTIAL~~
BALTIMORE MD 21213-1409



40851679-2-5A

NATIONAL FINANCIAL SYSTEMS
600 W JOHN ST
P.O. BOX 9046
HICKSVILLE NY 11801



PLEASE DETACH AND RETURN WITH PAYMENT

WE ARE DELIGHTED TO BE ABLE TO OFFER YOU THIS TREMENDOUS SAVINGS ... BUT YOU MUST
TAKE ADVANTAGE OF THIS SPECIAL SITUATION BEFORE 08/30/03.

NFS CAN **SETTLE YOUR ACCOUNT-IN-FULL** AT 75% OF THE TOTAL DUE IF WE
RECEIVE \$570.00 BY 08/30/03, SAVING YOU AN UNBELIEVABLE SUM.

DON'T DELAY!!

SEND YOUR SETTLEMENT PAYMENT OR CALL US NOW.
REMEMBER THE DEADLINE DATE AND USE OUR TOLL FREE NUMBER.

NATIONAL FINANCIAL SYSTEMS, INC. 600 W JOHN ST, P.O. BOX 9046 / HICKSVILLE, NY 11801-1040

CALL TOLL FREE 1 (800) 765-2733

MON THRU THUR 8:00AM TO 9:00PM/FRI 8:00AM TO 5:00PM/SAT 8:00AM TO NOON EST

THIS IS A DEBT COLLECTION AGENCY

PLEASE SEE OTHER SIDE FOR IMPORTANT INFORMATION

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION
OBTAINED WILL BE USED FOR THAT PURPOSE.

8/8/03

FOR:

~~CONFIDENTIAL~~
BALTIMORE MD 21213
17

RE: YOUR ACCOUNT WITH OUR CLIENT
S STAR BANK

ACCT #:

PRINCIPAL: \$761.24

CHARGES: \$0.00

AMOUNT DUE: \$761.24

To Residents in:

COLORADO:

FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE
WWW.AGO.STAT.CO.US/CAB.HTM.

MINNESOTA:

This collection agency is licensed by the Minnesota Department of Commerce.

NEW YORK CITY:

New York City Department of Consumer Affairs license number 0809844.

NORTH CAROLINA:

North Carolina collection agency permit number 7254.

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REPLACE THE ADVICE OF YOUR OWN LEGAL COUNSEL. ANY INFORMATION CONTAINED IN
THIS TRANSMISSION IS BASED ON THE SENDER'S RESEARCH AND EXPERIENCE IN
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Collection agencies must comply with a federal law that provides you with
certain rights, including the right to have us stop communicating with you,
if you make the request in writing to: National Financial Systems, Inc.
This law is administered by the Federal Trade Commission, One Bowling Green,
Third Floor, New York, NY 10004.

Any indebtedness of \$600.00 or more may be reported to the IRS as taxable
income pursuant to Internal Revenue Code 6050 (P) and related federal law.

600 W JOHN ST
P.O. BOX 9046
HICKSVILLE NY 11801



NATIONAL
FINANCIAL
SYSTEMS, INC.

September 09, 03

Phone: (516) 932-1400 Fax: (516) 932-8828

AMOUNT DUE: \$13,867.53



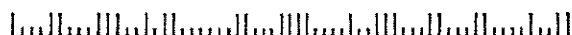
44061287-2-C3

DAYTON OH 45431-2834



44061287-2-C3

NATIONAL FINANCIAL SYSTEMS
600 W JOHN ST
P.O. BOX 9046
HICKSVILLE NY 11801



PLEASE DETACH AND RETURN WITH PAYMENT

THIS LETTER REPRESENTS A *** 65% SETTLEMENT-IN-FULL ***OFFER

WE ARE DELIGHTED TO BE ABLE TO OFFER YOU THIS TREMENDOUS SAVINGS. IN ORDER TO TAKE ADVANTAGE OF THIS SPECIAL OFFER YOU MUST CONTACT US IMMEDIATELY AT 1-800-568-2733.

NFS CAN **SETTLE YOUR ACCOUNT-IN-FULL** AT 65% OF THE TOTAL DUE, SAVING YOU AN UNBELIEVABLE SUM.

DON'T DELAY !!

SEND YOUR SETTLEMENT PAYMENT OR CALL US RIGHT NOW!!

IF PAYMENT IS NOT MADE, COLLECTION EFFORTS AS WELL AS INTEREST WILL CONTINUE.

NATIONAL FINANCIAL SYSTEMS, INC. 600 W JOHN ST, P.O. BOX 9046 / HICKSVILLE, NY 11801-1040

CALL TOLL FREE 1 (800) 765-2733

MON THRU THUR 8:00AM TO 9:00PM/FRI 8:00AM TO 5:00PM/SAT 8:00AM TO NOON EST

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9/9/03

FOR: BANK NNW2

1
DAYTON OH 45431
52

RE: YOUR ACCOUNT WITH OUR CLIENT
CITICORP MASTERCARD

ACCT #:

PRINCIPAL: \$13,576.38

CHARGES: \$291.15

AMOUNT DUE: \$13,867.53

To Residents in:

COLORADO:

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WWW.AGO.STPT.CO.US/CAB.NTM.

MINNESOTA:

This collection agency is licensed by the Minnesota Department of Commerce.

NEW YORK CITY:

New York City Department of Consumer Affairs license number 0809844.

NORTH CAROLINA:

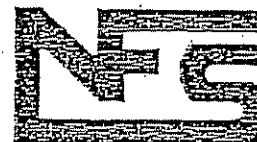
North Carolina collection agency permit number 3254.

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certain rights, including the right to have us stop communicating with you,
if you make the request in writing to: National Financial Systems, Inc.
This law is administered by the Federal Trade Commission, One Bowling Green,
Third Floor, New York, NY 10004.

Any indebtedness of \$600.00 or more may be reported to the IRS as taxable
income pursuant to Internal Revenue Code 5050 (P) and related federal law.

600 W JOHN ST
P.O. BOX 9046
HICKSVILLE NY 11801



NATIONAL
FINANCIAL
SYSTEMS, INC.

October 14, 03

Phone: (516) 932-1400 Fax: (516) 932-8828

AMOUNT DUE: \$5,982.03



44788263-1-2X

SAN ANTONIO TX 78245-1529



44788263-1-2X

NATIONAL FINANCIAL SYSTEMS
600 W JOHN ST
P.O. BOX 9046
HICKSVILLE NY 11801

PLEASE DETACH AND RETURN WITH PAYMENT

THIS ACCOUNT HAS BEEN PLACED WITH OUR OFFICE FOR THE PURPOSE OF COLLECTING THE
AMOUNT LISTED BELOW.

UNLESS YOU NOTIFY THIS OFFICE WITHIN 30 DAYS AFTER RECEIVING THIS NOTICE THAT YOU
DISPUTE THE VALIDITY OF THIS DEBT OR ANY PORTION THEREOF, THIS OFFICE WILL ASSUME
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IF YOU WISH TO DISCUSS THIS DEMAND FOR PAYMENT.

IF PAYMENT IS NOT MADE, COLLECTION EFFORTS AS WELL AS INTEREST WILL CONTINUE.
NATIONAL FINANCIAL SYSTEMS, INC. 600 W JOHN ST, P.O. BOX 9046 / HICKSVILLE, NY 11801-1040

CALL TOLL FREE 1 (800) 568-2733

MON THRU THUR 8:00AM TO 9:00PM/FRI 8:00AM TO 5:00PM/SAT 8:00AM TO NOON EST

THIS IS A DEBT COLLECTION AGENCY

PLEASE SEE OTHER SIDE FOR IMPORTANT INFORMATION

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION
OBTAINED WILL BE USED FOR THAT PURPOSE.

10/14/03

FOR: BANK NNH1

SAN ANTONIO TX 78245

37

RE: YOUR ACCOUNT WITH OUR CLIENT
CITICORP UNIVERSAL MASTERCARD

ACCT #:

PRINCIPAL: \$5,982.03

CHARGES: \$0.00

AMOUNT DUE: \$5,982.03

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North Carolina collection agency permit number 3254.

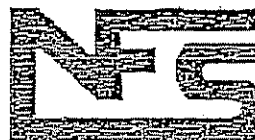
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income pursuant to Internal Revenue Code 6050 (P) and related federal law.

600 W JOHN ST
P O BOX 9046
HICKSVILLE NY 11801



NATIONAL
FINANCIAL
SYSTEMS, INC.

March 31, 04

Phone: (516) 932-1400

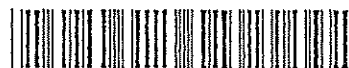
Fax: (516) 932-8828

AMOUNT DUE: \$1,511.26



46734182-3-2A

BATH PA 18014-2155



46734182-3-2A

NATIONAL FINANCIAL SYSTEMS

600 W JOHN ST

P.O. BOX 9046

HICKSVILLE NY 11801

PLEASE DETACH AND RETURN WITH PAYMENT

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NATIONAL FINANCIAL SYSTEMS, INC. 600 W JOHN ST, P.O. BOX 9046 / HICKSVILLE, NY 11801-1040

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3/31/04

FOR: BANK NNW2



BATH PA 18014

24

RE: YOUR ACCOUNT WITH OUR CLIENT
CITICORP MASTERCARD

ACCT #:

5

PRINCIPAL:

\$1,511.26

CHARGES:

\$0.00

AMOUNT DUE:

\$1,511.26

To Residents in:

COLORADO:

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600 W JOHN ST
P.O. BOX 9046
HICKSVILLE NY 11801



NATIONAL
FINANCIAL
SYSTEMS, INC.

April 14, 04

Phone: (516) 932-1400 Fax: (516) 932-8828

AMOUNT DUE: \$9,390.76



46938342-2-HB

INWOOD NY 11096-2040



46938342-2-HB

NATIONAL FINANCIAL SYSTEMS

600 W JOHN ST

P.O. BOX 9046

HICKSVILLE NY 11801

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THIS IS A DEBT COLLECTION AGENCY
PLEASE SEE OTHER SIDE FOR IMPORTANT INFORMATION
THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION
OBTAINED WILL BE USED FOR THAT PURPOSE.

4/14/04

FOR: BANK NNH1

INWOOD NY 11096
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RE: YOUR ACCOUNT WITH OUR CLIENT
CITICORP MASTERCARD

ACCT #:

PRINCIPAL: \$9,390.76

CHARGES: \$0.00

AMOUNT DUE: \$9,390.76

To Residents in:

COLORADO:

FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE
WWW.AGO.STAT.CO.US/CDE.HTM

MINNESOTA:

This collection agency is licensed by the Minnesota Department of Commerce.

NEW YORK CITY:

New York City Department of Consumer Affairs license number 0808844.

NORTH CAROLINA:

North Carolina collection agency permit number 3254.

THIS INFORMATION IS NOT INTENDED AS LEGAL ADVICE AND SHOULD NOT BE USED TO
REPLACE THE ADVICE OF YOUR OWN LEGAL COUNSEL. ANY INFORMATION CONTAINED IN
THIS TRANSMISSION IS BASED ON THE SENDER'S RESEARCH AND EXPERIENCE IN
WORKING WITH THESE ISSUES.

Collection agencies must comply with a federal law that provides you with
certain rights, including the right to have us stop communicating with you,
if you make the request in writing to: National Financial Systems, Inc.
This law is administered by the Federal Trade Commission, One Bowling Green,
Third Floor, New York, NY 10004.

For inquiries, call 1-866-463-5443 1:00 pm - 3:00 pm est Monday - Thursday.

Any indebtedness of \$500.00 or more may be reported to the IRS as taxable
income pursuant to Internal Revenue Code 6050 (P) and related federal law.